

UNITED STATES BANKRUPTCY COURT

District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-1(b)

Albert Russo
Cn 4853
Trenton, NJ 08650
(609) 587-6888

In re:

Daniel R Ackerson
Lynn M Ackerson

Debtor(s)



Order Filed on September 19, 2016
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 14-21993 / KCF

Hearing Date: 09/14/2016

Judge: Kathryn C. Ferguson

Chapter: 13

ORDER CONFIRMING MODIFIED CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through three (3) is ORDERED.

DATED: September 19, 2016

A handwritten signature in black ink, appearing to read "Kathryn C. Ferguson".

Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

The modified plan of the debtor having been proposed to creditors, and a hearing having been held on the confirmation of such modified plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

ORDERED that the modified plan of the above named debtor, dated 06/01/2016, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor.

ORDERED that the plan of the debtor is confirmed to pay the Standing Trustee for a period of 60 months.

ORDERED that the debtor shall pay the Standing Trustee, Albert Russo, based upon the following schedule, which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586:

\$2,600.00 PAID TO DATE

\$236.00 for 33 months beginning 10/01/2016

ORDERED that the case is confirmed with a calculated plan funding of \$10,388.00. General unsecured creditors are scheduled to receive a pro-rata dividend of funds available.

ORDERED that the Standing Trustee shall be authorized to submit, ex parte, an Amended Confirming Order, if required, subsequent to the passage of the claims bar date(s) provided under Fed. R. Bank. P. 3002.

ORDERED that the debtor's attorney be and hereby is allowed a fee pursuant to the filed 2016(b) Statement. Any unpaid balance of the allowed fee shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee.

ORDERED that if the debtor should fail to make plan payments or fail to comply with other plan provisions for a period of more than 30 days, the Standing Trustee may file, with the Court and serve upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen (14) days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

ORDERED that to the extent Section 7 of the debtor's plan contains motions to avoid judicial liens under 11 U.S.C. § 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified below:

NO EXCEPTIONS

ORDERED that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged.

ORDERED that the Standing Trustee is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. § 1305(a).

ORDERED that section(s) 4(b) and 7(b) as to US Bank, NA as Custodian for PFS Financial only is stricken from the Chapter 13 Plan.

ORDERED as follows:

US Bank, NA as Custodian for PFS Financial shall be paid in full through the Chapter 13 Plan pursuant to the May 3, 2016 Order Compelling Payment of Claim.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Daniel R Ackerson
 Lynn M Ackerson
 Debtors

Case No. 14-21993-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Sep 19, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2016.

db/jdb +Daniel R Ackerson, Lynn M Ackerson, 370 Roosevelt Avenue, Bayville, NJ 08721-2941

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2016 at the address(es) listed below:

Adam D. Greenberg on behalf of Creditor Crestar Capital, L.L.C. agreenberg@hglclaw.com, Aholmes@hglclaw.com

Adam D. Greenberg on behalf of Creditor PFS Financial 1, LLC agreenberg@hglclaw.com, Aholmes@hglclaw.com

Albert Russo docs@russotrustee.com

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com

Daniel E. Straffi on behalf of Joint Debtor Lynn M Ackerson dstraffil@comcast.net, G25938@notify.cincompass.com

Daniel E. Straffi on behalf of Debtor Daniel R Ackerson dstraffil@comcast.net, G25938@notify.cincompass.com

Denise E. Carlon on behalf of Creditor Wells Fargo Bank, NA bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com

John Philip Schneider on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com

TOTAL: 10